****NJHMFA Interest Rate Increase Announcement**** June 24, 2013

NJHMFA's interest rates will be increased as follows effective immediately Monday, June 24, 2013.

First Time Home Buyer 30 Year Term

4.500% - First Mortgage with no Smart Start assistance

4.875% - First Mortgage with 2% Smart Start assistance

5.000% - First Mortgage with 3% Smart Start assistance

5.250% - First Mortgage with 4% Smart Start assistance